AGENT BANKING STATISTICS July-September 2025

Bangladesh Bank

Agent Banking Statistics

July-September, 2025

Agent Banking Statistics Division

Statistics Department

Any suggestions/comments for improvement in the contents of this booklet would be highly appreciated. Users may kindly contact with the following mailing addresses for their suggestions/comments and queries (if any):

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Contents

Explanatory Notes

Agent: A third-party individual or business entity authorized by a bank to provide basic banking services on its behalf to customers, typically in remote or underserved areas is termed as Agent.

Two types of agent:-

a) **Master Agent:** An entity contracted by a bank to provide agent banking services through more than one outlet.

b) **Unit Agent: A** Unit Agent is an entity contracted by a bank to provide banking services exclusively at a single outlet.

Outlet: An outlet is the fixed physical location of an agent where banking transactions are conducted using the bank's technology platform, under the supervision and control of the bank.

Union Digital Center (UDC), Paurashava Digital Center (PDC), City Digital Center (CDC): These are digital service centers established at the Union Parishad, Paurashava and City corporation under the government's Access to Information (a2i) program, provide government and private digital services (like birth registration, education, mobile banking, trade license, holding tax etc.). Many banks partner associated with UDCs, PDCs and CDCs to set up agent banking outlets, leveraging their rural reach, digital infrastructure and trusted local presence.

Post Office (PO), Digital Post Office (DPO), Digital Post Center (DPC): Outlets located at post office after getting permission from the authority to provide related services on behalf of a particular bank.

General Outlet: Agent Outlet located in anywhere rather than a government office or any specific purpose.

Urban Area: The areas under Metropolitan/City Corporation and 'Ka' type Paurashava are treated as urban areas.

Rural Area: The areas of 'Kha' and 'Ga' Type Paurashava and all Unions are treated as rural areas.
[BRPD Circular letter no. 09/2016].

Deposits: Most common agent banking deposit accounts in Bangladesh are savings account, current account, deposit pension scheme (DPS), fixed deposit receipt (FDR), short notice deposit account (SND) etc,. Additionally, following accounts are also mentionable in agent banking:

- **School Banking A/c:** A type of savings account designed specifically for students. This account aims to introduce students to banking and financial management, allowing them to develop healthy savings habits at an early age.

- **Farmer’s A/c:** A Farmer's Account is a specialized savings account offered by banks, including through agent banking, specifically tailored for farmers or individuals involved in agriculture. These accounts are designed to cater to the unique financial needs of farmers, providing them with easy access to banking services, low fees, and additional benefits to support agricultural activities.
- **Social Safety Net A/c:** A Social Safety Net Account is a special bank or mobile financial account designed to receive government-provided financial assistance under social safety net programs. These programs are targeted to help low-income, vulnerable, or disadvantaged people to meet their basic needs such as food, shelter, healthcare and education.

Loans: Agent banking provides different types of lending facilities to the customer through outlets:

- **Cottage, Micro, Small and Medium Entrepreneur (CMSME):** CMSME stands for Cottage, Micro, Small, and Medium Entrepreneurs. This term refers to business owners who operate within the CMSME sector, which includes a broad range of enterprises based on the size of their investment, workforce and operational scale.
- **Agri & Rural Credit:** Agri & Rural Credit is the provision of credit to individuals and enterprises in the agricultural sector and rural areas to promote farming, agro-based businesses and rural economic development.
- **Personal Loan:** A personal loan is an unsecured loan provided by banks and financial institutions to individuals for personal use such as education, medical expenses, home renovation and travel.
- **Secured Overdraft (SOD):** A Secured Overdraft (SOD) is a credit facility provided by banks where the borrower is allowed to withdraw funds beyond their account balance, up to a certain limit, against pledged collateral such as fixed deposits, savings instruments or other approved securities.

Transactions: Any financial activity conducted by an individual, business entity or organization through a bank. Different types of transactions generally occurred is agent banking such as cash deposit, Cash Withdrawal, Fund Transfer, Inward Remittance, Utility Bill Payments and Other Bill Payments etc.

Utility Bill Payment: A utility bill is a monthly statement of the amount a household owes for any one (or more) of the basic services that generally keep a home operable and comfortable. Examples of utilities include electricity, water and gas. Depending on how you define utilities, you could also add sewage, trash and recycling or even cable, internet, phone and streaming services to that list.

Executive Summary

Agent banking plays a key role in facilitating financial inclusion by reaching underserved and unbanked people especially in rural areas. It provides an efficient and cost-effective alternative to traditional branch banking, enabling broader access to financial services and facilitating economic development. As key driver of financial inclusion, offering access to a range of financial services through agents operating at retail outlets.

At present, there are 11,372 bank branches across the country, with each branch serving average of 15,200 people of the total population, which are located 46.3% in rural areas and 53.7% in urban areas[1].

End of September 2025, the number of banks deposit accounts and loan accounts were 174,596,700 and 14,444,057, respectively. On the other hand, the total deposit balance was Tk. 20,311,190.6 million, while the total outstanding loans amounted to Tk. 17,427,059.1 million[2].

In context of agent banking, end of September 2025, 30 scheduled banks (out of 62) were operating agent banking services through 20,488 active outlets managed by 15,321 agents. In agent banking activities, it is observed that, on average, each outlet serves approximately average of 8,436 people, with respect to total population of Bangladesh. On the other hand, 85.6% of the total outlets are located in rural areas, while 14.4% are in urban areas.

At the end of the reporting period, approximately 14.4% of the total number of deposit accounts in the banking sector was opened through agent banking outlets, contributing 2.3% to the sector's total deposit balances. Accordingly, 1.6% and 0.6% of total bank loan accounts and outstanding respectively provided through agent banking.

During July–September 2025, a total of 26,258,431 transactions were conducted, amounting to Tk. 1,404,858.7 million through agent banking. During this quarter, workers' remittances received from Bangladeshi nationals working abroad totaled Tk. 923,982.6 million[3], of which Tk. 81,513.4 million were received through agent banking. That indicates 8.8% of the total inward remittances during that period received through agent banking. Through agent banking, the amount of remittance received in rural areas is 10 times higher than that received in urban areas. On the other hand, 5.5% of the total inward remittances received through mobile financial services[4].

In addition, participation of female in agent banking activities is increasing day by day. Now, 9.46% agents are owned by female. At the end of September, 2025, 49.4% of all deposit accounts under agent banking is held by female, reflecting a significant step toward gender-inclusive financial inclusion.
The success of agent banking is based on effective regulation, robust agent management, and continuous efforts to address challenges like digital literacy and agent sustainability.

Note:

1. Only outlet-based agent banking transactions are compiled.
2. To calculate the average, yearly population data published by the Bangladesh Bureau of Statistics has been used.
3. Agent banking operation of Agrani Bank PLC has been temporarily closed from June 2025 and onwards.

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[1] *Banking Statistics Division, Statistics Department, Bangladesh Bank (provisional)*
[2] *Banking Statistics Division, Statistics Department, Bangladesh Bank (provisional)*
[3] *"Monthly Economic Trends", Statistics Department, Bangladesh Bank.*
[4] *E-banking & E-commerce Statistics Unit, Statistics Department, Bangladesh Bank.*

1. Introduction

Agent banking is an inclusion-based extension of traditional banking services designed to reach underserved and unbanked populations in remote areas of Bangladesh. Bangladesh Bank, (the central bank of Bangladesh) introduced agent banking services in 2013. The first agent banking initiative was launched by Bank Asia PLC. through the Joyinshar outlet at Serajdikhan, Munshiganj, in December 2013. At present, thirty (30) scheduled banks (Appendix-1) are involved in agent banking operations in Bangladesh.

Agent banking provides a cost-effective, time-saving, modern and alternative channel of traditional banking, enabling customers to conveniently access a wide range of formal banking services. To determine the trends and dynamics of agent banking-related information/data and to formulate policies for a sustainable future course of action, as well as to collect relevant information, the Agent Banking Statistics Division (ABSD) was formed under the Statistics Department on 1st September, 2020. The primary objectives of ABSD include the collection, compilation, interpretation; provide information and storage of agent banking data.

ABSD collects outlet wise information, where each outlet is uniquely associated with a specific geolocation. This structure ensures that the data accurately reflects the distribution and activity of agent banking services across different areas.

Initially, ABSD have been publishing geolocation wise agent and outlet information on BB website since August, 2021. Later on, geolocation, gender and type wise deposit, loan and transactions wise data have been published since April, 2022. To support research and analytical endeavors, time series dataset on agent banking has been made publicly available. This dataset aims to provide consistent, timely, and detailed insights into the trends and developments in the agent banking sector, enabling researchers, analysts and policymakers to conduct in-depth evaluations and informed decision-making.

To address of both national and international agency/users and to enhance the comprehensiveness of data storage, a quarterly publication named ‘Agent Banking Statistics’ has been introduced from the April–June 2024 period. This publication focuses on the evolution of agent banking activities, presenting quarterly and annual changes in key indicators across different geolocations. It serves as a valuable resource for stakeholders by providing detailed, bank-wise information on agents, outlets, deposits, loans, transactions, and remittances.

Additionally, a separate chapter is devoted to the contribution and participation of females in agent banking. Through this initiative, users gain a more granular and comparative perspective on the growth and distribution of agent banking services across the country.

Agent banking has gained popularity in many countries in the world. Countries like Brazil, Columbia, Malaysia and Kenya have successfully implemented agent banking, making it easier for individuals/households to pay bills or taxes. Other countries that have adopted agent banking include Mexico, Venezuela, Pakistan, Philippines, South Africa, Uganda and India.

2. Agent and Outlet

2.1 Summary of Agent Banking Activities

Table-1: Summary of Agent Banking Activities

Items	Sep, 2025	Jun, 2025	Mar, 2025	Dec, 2024
No. of Banks	30	30	31	31
No. of Outlets	20488	20557	21023	21248
No. of Agents	15321	15373	15838	16019
No. of Urban Deposit Account	3774784	3654748	3587827	3489006
No. of Rural Deposit Account	21332380	20751449	21080428	20584859
No. of Total Deposit Account	25107164	24406197	24668255	24073865
Urban Deposit Balance (million BDT)	80213.1	78099.1	81548.0	80870.2
Rural Deposit Balance (million BDT)	391750.7	374866.6	344781.5	336988.0
Total Deposit Balance (million BDT)	471963.9	452965.8	426329.5	417858.2
No. of Urban Loan Account	55651	55228	54135	52827
No. of Rural Loan Account	175520	174165	175902	172331
No. of Total Loan Account	231171	229393	230037	225158
Urban Loan Outstanding (million BDT)	41475.2	39555.8	39111.4	37788.7
Rural Loan Outstanding (million BDT)	69808.5	66555.4	65560.1	63329.3
Total Loan Outstanding (million BDT)	111283.7	106111.3	104671.5	101118.0
Urban No. of Transactions (During Quarter)	5243074	4623870	5022945	5194543
Rural No. of Transactions (During Quarter)	21015357	21082472	22261467	21794229
Total No. of Transactions (During Quarter)	26258431	25706342	27284412	26988772
Urban Transaction Amount (During Quarter)	244510.6	225772.9	242402.0	244236.6
Rural Transaction Amount (During Quarter)	1160348.1	1139482.9	1168109.4	1108913.9
Total Transaction Amount (During Quarter)	1404858.7	1365255.8	1410511.4	1353150.5
Urban No. of Inward Remittance (During Quarter)	181645	86201	99620	236037
Rural No. of Inward Remittance (During Quarter)	1120225	868242	950702	1317444
Total No. of Inward Remittance (During Quarter)	1301870	954443	1050322	1553481
Urban Amont of Inward Remittance (During Quarter)	7440.3	6854.7	6936.9	7986.9
Rural Amont of Inward Remittance (During Quarter)	74073.1	79161.2	72679.0	69787.5
Total Amont of Inward Remittance (During Quarter)	81513.4	86015.9	79615.9	77774.4

2.2 Agent of Agent Banking

An agent plays a pivotal role in agent banking operation. As of September 2025, the total number of agents was 15,321 with 2,429 agents operating in urban areas and 12,892 agents in rural areas. Table-2 shows division and location wise distribution of agents, highlighting both quarterly and annual changes.

Table-2: Division and Location wise Agents

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 25	Urban	128	459	1107	191	88	243	130	83	2429
	Rural	903	3176	2828	1686	727	1562	1224	786	12892
	Total	1031	3635	3935	1877	815	1805	1354	869	15321
Jun, 25	Urban	128	467	1117	194	89	247	135	86	2463
	Rural	904	3172	2824	1694	732	1562	1236	786	12910
	Total	1032	3639	3941	1888	821	1809	1371	872	15373
Sep, 24	Urban	140	476	1146	208	91	256	140	89	2546
	Rural	942	3245	2950	1792	773	1634	1312	832	13480
	Total	1082	3721	4096	2000	864	1890	1452	921	16026
Quarterly Changes (%) Sep,25 over Jun, 25	Urban	0.0	-1.7	-0.9	-1.5	-1.1	-1.6	-3.7	-3.5	-1.4
	Rural	-0.1	0.1	0.1	-0.5	-0.7	0.0	-1.0	0.0	-0.1
	Total	-0.1	-0.1	-0.2	-0.6	-0.7	-0.2	-1.2	-0.3	-0.3
Annual Changes (%) Sep, 25 over Sep, 24	Urban	-8.6	-3.6	-3.4	-8.2	-3.3	-5.1	-7.1	-6.7	-4.6
	Rural	-4.1	-2.1	-4.1	-5.9	-6.0	-4.4	-6.7	-5.5	-4.4
	Total	-4.7	-2.3	-3.9	-6.2	-5.7	-4.5	-6.7	-5.6	-4.4

Compared to September 2024, the total number of agents has a negative change of 4.4%, with both urban and rural agents experienced decreasing growth of 4.6% and 4.4%, respectively. All divisions showed decreasing growth over the year. This sudden decreasing trend is due to the closure of all activities related to agent banking of Agrani Bank PLC.

On the other hand, compared to June 2025, the overall agents decreased by 0.3%. All divisions also recorded decreasing trend over the quarter.

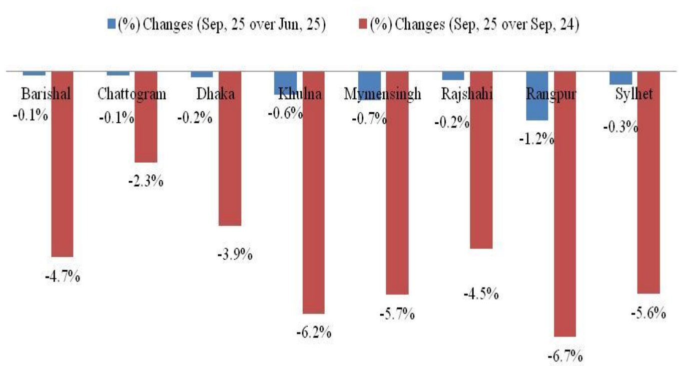

Figure-1: Division wise percentage changes of Agents

2.3 Agent Banking Outlets

The mandated outlet ratio in rural and urban is 3:1, as outlined in Article 33.1.4 of the ‘Prudential Guidelines for Agent Banking Operations in Bangladesh’. The overall outlet ratio (rural: urban) at the end of September, 2025 is recorded at 5.9:1. On the other hand, the ratio was 5.8:1 at the same period of the previous year which indicates agent banking is more prevalent in rural areas, highlighting a strong engagement of rural communities with formal financial services.

Table-3: Division and Location wise Outlets

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 25	Urban	141	544	1236	253	120	340	206	116	2956
	Rural	1217	4118	3939	2243	1039	2114	1826	1036	17532
	Total	1358	4662	5175	2496	1159	2454	2032	1152	20488
Jun, 25	Urban	141	555	1244	257	121	339	211	119	2987
	Rural	1219	4114	3934	2253	1044	2126	1845	1035	17570
	Total	1360	4669	5178	2510	1165	2465	2056	1154	20557
Sep, 24	Urban	157	574	1292	277	123	357	216	126	3122
	Rural	1258	4206	4075	2402	1088	2207	1941	1084	18261
	Total	1415	4780	5367	2679	1211	2564	2157	1210	21383
Quarterly Changes (%) Sep,25 over Jun, 25	Urban	0.0	-2.0	-0.6	-1.6	-0.8	0.3	-2.4	-2.5	-1.0
	Rural	-0.2	0.1	0.1	-0.4	-0.5	-0.6	-1.0	0.1	-0.2
	Total	-0.1	-0.1	-0.1	-0.6	-0.5	-0.4	-1.2	-0.2	-0.3
Annual Changes (%) Sep, 25 over Sep, 24	Urban	-10.2	-5.2	-4.3	-8.7	-2.4	-4.8	-4.6	-7.9	-5.3
	Rural	-3.3	-2.1	-3.3	-6.6	-4.5	-4.2	-5.9	-4.4	-4.0
	Total	-4.0	-2.5	-3.6	-6.8	-4.3	-4.3	-5.8	-4.8	-4.2

The total number of agent banking outlets was 20,488 by September 2025, comprised of 2,956 urban outlets and 17,532 rural outlets. Compared to September 2024, total outlets decreased by 4.2% whereas urban and rural outlets have decreased by 5.3% and 4.0%, respectively.

Besides, compared to June 2025, total outlets decreased by 0.3%. A number of outlets are closed due to lack of proper business performance and other activities by operators especially in rural areas.

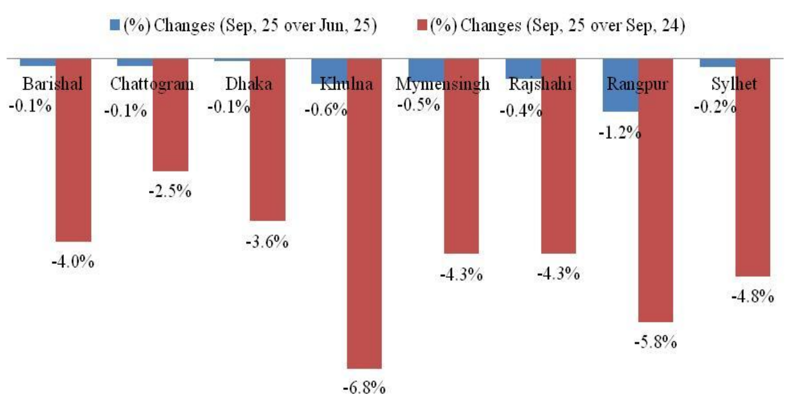

Figure-2: Division wise percentage changes of outlets

3. Agent Banking Deposits

3.1 Deposit Accounts

As of September 2025, the total number of deposit accounts reached 25,107,164, comprising 3,774,784 urban accounts and 21,332,380 rural accounts. Table-4 shows division and location wise distribution of deposit accounts, along with changes.

Table-4: Division and Location wise Deposit Accounts

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 25	Urban	178949	507673	1726891	286219	153024	454567	318813	148648	3774784
	Rural	1332888	4780919	4294262	3377948	1043872	2950437	2252068	1299986	21332380
	Total	1511837	5288592	6021153	3664167	1196896	3405004	2570881	1448634	25107164
Jun, 25	Urban	173844	494023	1670616	277182	147257	440236	307427	144163	3654748
	Rural	1287789	4614880	4164062	3307801	1011562	2894028	2200405	1270922	20751449
	Total	1461633	5108903	5834678	3584983	1158819	3334264	2507832	1415085	24406197
Sep, 24	Urban	152946	450899	1532700	257852	139999	406929	286913	142627	3370865
	Rural	1244782	4375292	4036228	3250044	985134	2785162	2223322	1215660	20115624
	Total	1397728	4826191	5568928	3507896	1125133	3192091	2510235	1358287	23486489
Quarterly Changes (%) Sep,25 over Jun, 25	Urban	2.9	2.8	3.4	3.3	3.9	3.3	3.7	3.1	3.3
	Rural	3.5	3.6	3.1	2.1	3.2	1.9	2.3	2.3	2.8
	Total	3.4	3.5	3.2	2.2	3.3	2.1	2.5	2.4	2.9
Annual Changes (%) Sep, 25 over Sep, 24	Urban	17.0	12.6	12.7	11.0	9.3	11.7	11.1	4.2	12.0
	Rural	7.1	9.3	6.4	3.9	6.0	5.9	1.3	6.9	6.0
	Total	8.2	9.6	8.1	4.5	6.4	6.7	2.4	6.7	6.9

Compared to September 2024, the total accounts increased by 6.9%, with urban accounts increasing by 12.0% and rural accounts by 6.0%. In spite of closure of activities of Agrani Bnak PLC, all divisions experienced increasing growth over the year.

Also, compared to June 2025, the overall deposit accounts increased by 2.9%, with urban rising by 3.3% and rural by 2.8%. It is clearly visible that, yearly changes are significantly higher than quarterly changes.

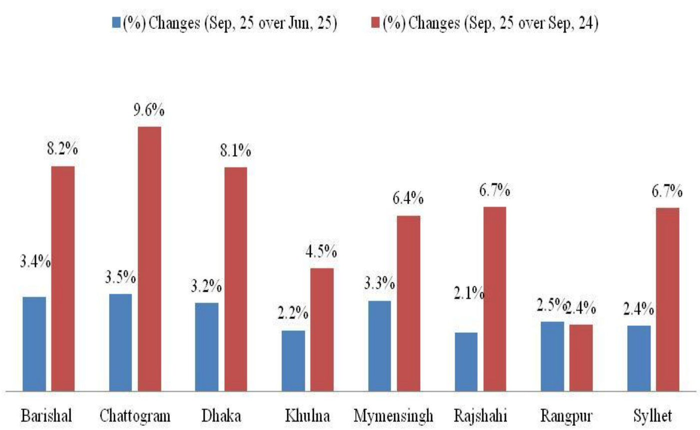

Figure-3: Division wise percentage changes of Deposit A/c

3.2 Deposit Balances

As of September 2025, total deposit balances amounted to 471,963.9 million, with urban balances at 80,213.1 million and rural balances at 391,750.7 million. Table-5 shows the distribution of deposit balances by division and location, highlighting both quarterly and annual changes.

Table-5: Division and Location wise Deposit Balances

(Taka in Million)

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 25	Urban	3264.4	15014.1	42888.7	4505.9	1961.1	7481.4	3509.6	1587.9	80213.1
	Rural	25844.3	143052.5	103049.7	39224.5	11279.1	35791.6	14959.0	18549.9	391750.7
	Total	29108.6	158066.6	145938.4	43730.5	13240.2	43273.0	18468.6	20137.8	471963.9
Jun, 25	Urban	3071.4	15610.6	41167.8	4463.9	1831.1	7180.2	3134.7	1639.3	78099.1
	Rural	24204.1	136195.4	98516.3	38091.9	10583.1	34322.0	14904.3	18049.7	374866.6
	Total	27275.5	151806.0	139684.1	42555.7	12414.2	41502.2	18039.0	19689.0	452965.8
Sep, 24	Urban	2500.7	13534.0	39932.6	3583.3	1440.6	6399.9	2176.6	1355.4	70923.1
	Rural	21141.8	118056.8	84415.8	31393.8	8948.7	27777.7	13442.2	15159.0	320336.0
	Total	23642.5	131590.9	124348.5	34977.1	10389.3	34177.6	15618.9	16514.4	391259.1
Quarterly Changes (%) Sep,25 over Jun, 25	Urban	6.3	-3.8	4.2	0.9	7.1	4.2	12.0	-3.1	2.7
	Rural	6.8	5.0	4.6	3.0	6.6	4.3	0.4	2.8	4.5
	Total	6.7	4.1	4.5	2.8	6.7	4.3	2.4	2.3	4.2
Annual Changes (%) Sep, 25 over Sep, 24	Urban	30.5	10.9	7.4	25.7	36.1	16.9	61.2	17.2	13.1
	Rural	22.2	21.2	22.1	24.9	26.0	28.9	11.3	22.4	22.3
	Total	23.1	20.1	17.4	25.0	27.4	26.6	18.2	21.9	20.6

Compared to September 2024, total deposit balances increased by 20.6% with urban and rural balances increased by 13.1% and 22.3% respectively. All divisions recorded annual increasing growth at the same period of the previous year.

Accordingly, in September 2025, overall deposit balances increased by 4.2% at the end of quarter. During this quarter, all divisions shown increasing trends compared to June 2025.

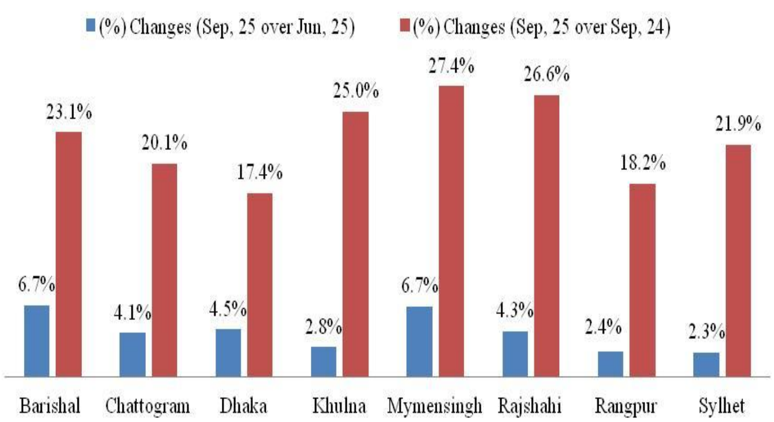

Figure-4: Division wise percentage changes of Deposit Balances

4. Agent Banking Loans

4.1 Loan Accounts

In September 2025, the total number of loan accounts reached at 231,171, with 55,651 accounts in urban areas and 175,520 in rural areas. Table-6 provides a breakdown of loan accounts by division and location, highlighting both quarterly and annual changes.

Table-6: Division and Location wise Loan Accounts

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 25	Urban	4790	10777	14236	5836	3372	6769	6866	3005	55651
	Rural	14869	47674	34929	25753	6422	19800	17478	8595	175520
	Total	19659	58451	49165	31589	9794	26569	24344	11600	231171
Jun, 25	Urban	4784	10642	14063	5884	3236	6740	6975	2904	55228
	Rural	14985	46832	34350	25476	6502	19601	18118	8301	174165
	Total	19769	57474	48413	31360	9738	26341	25093	11205	229393
Sep, 24	Urban	4293	9506	12283	5771	2635	6251	5651	2713	49103
	Rural	15908	45529	33629	25551	6476	19385	15678	7935	170091
	Total	20201	55035	45912	31322	9111	25636	21329	10648	219194
Quarterly Changes (%) Sep,25 over Jun, 25	Urban	0.1	1.3	1.2	-0.8	4.2	0.4	-1.6	3.5	0.8
	Rural	-0.8	1.8	1.7	1.1	-1.2	1.0	-3.5	3.5	0.8
	Total	-0.6	1.7	1.6	0.7	0.6	0.9	-3.0	3.5	0.8
Annual Changes (%) Sep, 25 over Sep, 24	Urban	11.6	13.4	15.9	1.1	28.0	8.3	21.5	10.8	13.3
	Rural	-6.5	4.7	3.9	0.8	-0.8	2.1	11.5	8.3	3.2
	Total	-2.7	6.2	7.1	0.9	7.5	3.6	14.1	8.9	5.5

Compared to September 2024, total loan accounts increased by 5.5% with urban and rural accounts increased by 13.3% and 3.2%, respectively.

On the other hand, compared to June 2025, overall loan accounts increased by 0.8%, with both urban and rural accounts increased by 0.8%.

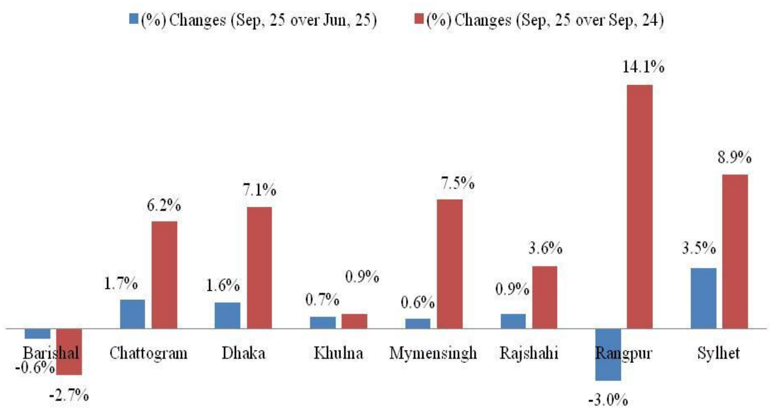

Figure-5: Division wise percentage changes of Loan A/c

4.2 Loan Outstanding

As of September 2025, outstanding of total loans fixed at 111,283.7 million, with urban areas accounting for 41,475.2 million and rural areas for 69,808.5 million. Table 7 presents the distribution of loan outstanding by division and location, highlighting both quarterly and annual trends.

Table-7: Division and Location wise Loan Outstanding

(Taka in Million)

End Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Sep, 25	Urban	2639.6	9211.7	11981.6	4314.7	1741.4	5172.5	4127.5	2286.1	41475.2
	Rural	3708.0	20335.0	16423.1	9254.3	3044.8	6880.6	7825.3	2337.4	69808.5
	Total	6347.6	29546.7	28404.7	13569.0	4786.2	12053.1	11952.8	4623.5	111283.7
Jun, 25	Urban	2524.5	8875.0	11335.9	4148.6	1661.6	4854.1	4014.7	2141.4	39555.8
	Rural	3704.5	19206.1	15425.2	8936.1	2912.7	6562.3	7702.1	2106.5	66555.4
	Total	6228.9	28081.1	26761.1	13084.8	4574.3	11416.4	11716.7	4248.0	106111.3
Sep, 24	Urban	2028.6	7725.7	9275.6	3817.8	1258.2	4072.6	3300.1	1778.9	33257.6
	Rural	3984.3	16429.1	13666.4	8538.8	2757.0	5726.2	7070.0	1645.6	59817.4
	Total	6013.0	24154.8	22942.0	12356.5	4015.2	9798.8	10370.1	3424.4	93074.9
Quarterly Changes (%) Sep,25 over Jun, 25	Urban	4.6	3.8	5.7	4.0	4.8	6.6	2.8	6.8	4.9
	Rural	0.1	5.9	6.5	3.6	4.5	4.9	1.6	11.0	4.9
	Total	1.9	5.2	6.1	3.7	4.6	5.6	2.0	8.8	4.9
Annual Changes (%) Sep, 25 over Sep, 24	Urban	30.1	19.2	29.2	13.0	38.4	27.0	25.1	28.5	24.7
	Rural	-6.9	23.8	20.2	8.4	10.4	20.2	10.7	42.0	16.7
	Total	5.6	22.3	23.8	9.8	19.2	23.0	15.3	35.0	19.6

Compared to September 2024, total loan outstanding increased by 19.6%, with loan outstanding of urban rising by 24.7% and rural by 16.7%. In addition, Sylhet division exhibits a remarkable 35% of annual growth over the period.

However, compared to June 2025, overall loan outstanding increased by 4.9%, with both urban and rural outstanding increased by 4.9%.

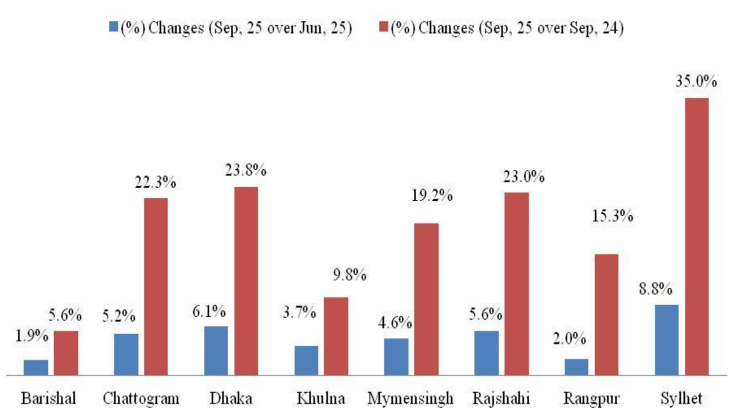

Figure-6: Division wise percentage changes of Loan Outstanding

5. Agent Banking Transactions

5.1 Outlet based Transactions (Number)

During the period of July-September 2025, the total number of transactions reached 26,258,431, comprising 5,243,074 in urban areas and 21,015,357 rural areas.

Table-8: Division and Location wise No. of Transactions

Period	Division / Location	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jul-Sep, 25	Urban	206141	745563	2573331	328082	169280	577253	507424	136000	5243074
	Rural	1231151	5714980	4825710	2817656	859432	2583376	1948289	1034763	21015357
	Total	1437292	6460543	7399041	3145738	1028712	3160629	2455713	1170763	26258431
Apr-Jun, 25	Urban	199236	652100	2096595	321542	159202	553794	513610	127791	4623870
	Rural	1248929	5656360	4707806	2825488	869181	2577000	2143937	1053771	21082472
	Total	1448165	6308460	6804401	3147030	1028383	3130794	2657547	1181562	25706342
Jul-Sep, 24	Urban	177839	637370	2344192	291177	141337	523651	429420	131400	4676386
	Rural	1150566	5333687	4605997	2690564	855771	2565878	1922384	996562	20121409
	Total	1248929	5971057	6950189	2981741	997108	3089529	2351804	1127962	24797795
Quarterly Changes (%) Jul-Sep,25 over Apr-Jun, 25	Urban	3.5	14.3	22.7	2.0	6.3	4.2	-1.2	6.4	13.4
	Rural	-1.4	1.0	2.5	-0.3	-1.1	0.2	-9.1	-1.8	-0.3
	Total	-0.8	2.4	8.7	0.0	0.0	1.0	-7.6	-0.9	2.1
Annual Changes (%) Jul-Sep, 25 over Jul-Sep, 24	Urban	15.9	17.0	9.8	12.7	19.8	10.2	18.2	3.5	12.1
	Rural	7.0	7.1	4.8	4.7	0.4	0.7	1.3	3.8	4.4
	Total	15.1	8.2	6.5	5.5	3.2	2.3	4.4	3.8	5.9

Compared to July-September 2024, total transactions increased by 5.9%, with 12.1% increased in urban and 4.4% in rural areas.

Compared to April-June 2025, overall total transactions increased by 2.1%, with 13.4% increased in urban and 0.3% decreased inrural areas, respectively.

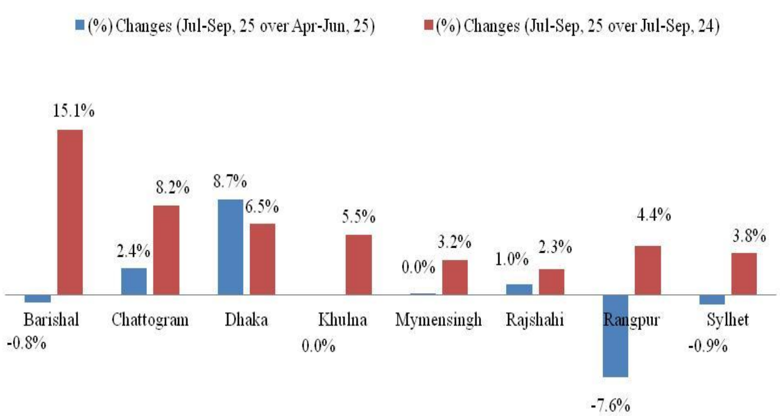

Figure-7: Division wise percentage changes of No. of Transactions

5.2 Outlet based Transactions (Amount)

During the period of July-September 2025, the total amount of transactions reached 1,404,858.7 million, comprising 244,510.6 million in urban areas and 1,160,348.1 million in rural areas.

Table-9: Division and Location wise Amount of Transactions

(Taka in Million)

Period	Location \ Division	Barishal	Chattogram	Dhaka	Khulna	Mymensingh	Rajshahi	Rangpur	Sylhet	Total
Jul-Sep, 25	Urban	10204.3	39091.7	117344.5	13577.8	9421.0	28545.2	19645.9	6680.1	244510.6
	Rural	57386.8	356388.9	298584.4	131580.8	46769.4	130597.3	78422.8	60617.7	1160348.1
	Total	67591.1	395480.7	415928.9	145158.6	56190.4	159142.5	98068.7	67297.8	1404858.7
Apr-Jun, 25	Urban	9992.2	37548.7	102098.2	13284.4	9054.4	27960.2	19639.4	6195.5	225772.9
	Rural	58012.1	352275.9	282327.5	132328.6	46163.1	125513.1	84095.8	58766.8	1139482.9
	Total	68004.3	389824.7	384425.6	145612.9	55217.5	153473.3	103735.2	64962.3	1365255.8
Jul-Sep, 24	Urban	8693.8	32987.8	99689.5	12003.0	7552.8	25510.7	16870.5	6694.9	210003.0
	Rural	48701.5	299463.4	262079.8	114327.6	41254.9	119228.1	73809.7	50494.3	1009359.4
	Total	57395.3	332451.3	361769.3	126330.6	48807.7	144738.8	90680.2	57189.2	1219362.4
Quarterly Changes (%) Jul-Sep,25 over Apr-Jun, 25	Urban	2.1	4.1	14.9	2.2	4.0	2.1	0.0	7.8	8.3
	Rural	-1.1	1.2	5.8	-0.6	1.3	4.1	-6.7	3.1	1.8
	Total	-0.6	1.5	8.2	-0.3	1.8	3.7	-5.5	3.6	2.9
Annual Changes (%) Jul-Sep, 25 over Jul-Sep, 24	Urban	17.4	18.5	17.7	13.1	24.7	11.9	16.5	-0.2	16.4
	Rural	17.8	19.0	13.9	15.1	13.4	9.5	6.2	20.0	15.0
	Total	17.8	19.0	15.0	14.9	15.1	10.0	8.1	17.7	15.2

Compared to July-September 2024, total transactions increased by 15.2%, with both urban and rural transactions increased by 16.4% and 15.0% respectively.

In addition, compared to April-June 2025, the amount of transaction increased by 2.9% with urban amount of transactions increased by 8.3% and rural by 1.8%.

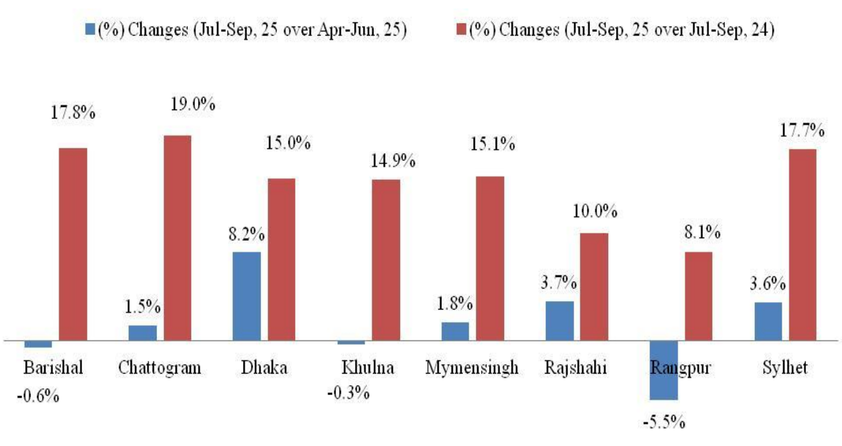

Figure-8: Division wise percentage changes of Amount of Transactions

6. The Role of Female in Agent Banking

In September 2025, the number of agents owned by female increased slightly compared to September 2024 but deposit accounts owned by female increased noticeably where urban areas show a stronger rise than rural ones.

Compared to September 2024, the number of agents owned by female increased by 0.6%, with a 4.2% increase in urban areas and a 0.3% decrease in rural areas. Both deposit and loan accounts for female increased. Compare to September 2024, the deposit accounts owned by female increased by 6.6% and loan accounts increased by 3.8%.

According to BRPD circular letter No.-10, dated May 8, 2025, total agents owned by female must be cover 50% of all agents. However, as of September 2025, the agents owned by female made up only about 9.46% of all agents, slightly higher than the 9.3% reached in June 2025.

Table-10: Female in Agent Banking Activities

Particulars	As on Sep, 2025	As on Sep, 2024	Changes (%) (Sep 25 over Sep 24)
Total Agent owned by Female	1449	1441	0.6%
Urban	274	263	4.2%
Rural	1175	1178	-0.3%
Master Agent owned by Female	80	70	14.3%
Urban	25	25	0.0%
Rural	55	45	22.2%
Unit Agent owned by Female	1369	1371	-0.1%
Urban	249	238	4.6%
Rural	1120	1133	-1.1%
Deposit A/c owned by Female	12396888	11633560	6.6%
Urban	1450157	1301247	11.4%
Rural	10946731	10332313	5.9%
Loan A/c owned by Female	87092	83893	3.8%
Urban	10634	9579	11.0%
Rural	76458	74314	2.9%

This shows a positive trend toward greater financial inclusion for women, especially in rural areas, while urban areas are quickly catching up. Overall, the data reflects growing financial opportunities for women in both urban and rural areas, with particularly progress in rural participation.

7. Conclusion

The overall report underscores the significant impact of agent banking in delivering essential financial services to rural and underprivileged populations, effectively addressing the limitations posed by traditional banking facilities. This innovative approach plays a vital role in empowering people especially female in rural areas, encouraging their active participation in various financial activities.

Agent banking operations in remote areas remove gap created by the insufficient presence of bank branches, thereby enhancing accessibility to financial services for marginalized communities. By facilitating transactions and providing banking services in areas where conventional banks may not operate, Agent Banking initiatives not only fosters economic participation among underserved populations but also contributes to their overall financial literacy and independence, ultimately driving sustainable development in these communities.

Appendix

Appendix-1: The list of banks involved in agent banking activities

A. State Owned Banks

1. Agrani Bank PLC*
2. Sonali Bank PLC

B. Private Commercial Banks (excluding Islamic Banks)

1. AB Bank PLC
2. The City Bank PLC
3. United Commercial Bank PLC
4. Eastern Bank PLC
5. Prime Bank PLC
6. Southeast Bank PLC
7. Dutch Bangla Bank PLC
8. Mercantile Bank PLC
9. One Bank PLC
10. Mutual Trust Bank PLC
11. The Premier Bank PLC
12. Bank Asia PLC
13. Jamuna Bank PLC
14. BRAC Bank PLC
15. NRB Commercial Bank PLC
16. South Bangla Agriculture and Commerce Bank PLC
17. Meghna Bank PLC
18. Midland Bank PLC
19. Padma Bank PLC
20. NRB Bank PLC
21. Modhumoti Bank PLC

Private Commercial Banks (Islamic Banks)

22. Islami Bank Bangladesh PLC
23. Al-Arafah Islami Bank PLC
24. Social Islami Bank PLC
25. Exim Bank PLC
26. First Security Islami Bank PLC
27. Shahjalal Islami Bank PLC
28. Standard Bank PLC
29. Global Islami Bank PLC

* Note: Agent banking operation of Agrani Bank PLC has been temporarily closed from June 2025 and onwards.

Appendix-2: Bank Wise Agents and Outlets

(As on September, 2025)

Bank Name	Number of Agents			Number of Outlets		
	Urban	Rural	Total	Urban	Rural	Total
Grand Total	**2429**	**12892**	**15321**	**2956**	**17532**	**20488**
State Owned Banks	**8**	**150**	**158**	**8**	**150**	**158**
Sonali Bank PLC	8	150	158	8	150	158
Private Commercial Banks	**2421**	**12742**	**15163**	**2948**	**17382**	**20330**
Private Commercial Banks (excluding Islamic Banks)	**2021**	**9194**	**11215**	**2569**	**13590**	**16159**
AB Bank PLC	61	135	196	63	148	211
Bank Asia PLC	482	4468	4950	483	4552	5035
BRAC Bank PLC	200	818	1018	222	897	1119
Dutch Bangla Bank PLC	589	451	1040	1078	4542	5620
Eastern Bank PLC	43	59	102	38	80	118
Jamuna Bank PLC	10	35	45	10	35	45
Meghna Bank PLC	16	23	39	17	23	40
Mercantile Bank PLC	34	154	188	34	154	188
Midland Bank PLC	26	94	120	27	115	142
Modhumoti Bank PLC	37	600	637	39	606	645
Mutual Trust Bank PLC	55	126	181	52	138	190
NRB Bank PLC	4	306	310	5	308	313
NRBC Bank PLC	52	564	616	61	568	629
One Bank PLC	59	203	262	60	204	264
Padma Bank PLC	1	0	1	2	4	6
Prime Bank PLC	49	121	170	48	122	170
SBAC Bank PLC	6	24	30	6	24	30
Southeast Bank PLC	15	121	136	14	128	142
The City Bank PLC	114	294	408	122	297	419
The Premier Bank PLC	48	92	140	71	135	206
United Commercial Bank PLC	120	506	626	117	510	627
Private Commercial Banks (Islamic Banks)	**400**	**3548**	**3948**	**379**	**3792**	**4171**
Al-Arafah Islami Bank PLC	103	428	531	90	657	747
Exim Bank PLC	3	3	6	3	5	8
First Security Islami Bank PLC	15	94	109	14	95	109
Global Islami Bank PLC	10	10	20	9	11	20
Islami Bank Bangladesh PLC	179	2613	2792	179	2613	2792
Shahjalal Islami Bank PLC	34	92	126	34	92	126
Social Islami Bank PLC	56	297	353	50	308	358
Standard Bank PLC	0	11	11	0	11	11

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-3: Bank Wise Agent Banking Deposits

(As on September, 2025)

(Taka in million)

Bank Name	Deposit Account	Deposit Balances
Grand Total	**25107164**	**471963.9**
State Owned Banks	**49740**	**749.7**
Sonali Bank PLC	49740	749.7
Private Commercial Banks	**25057424**	**471214.2**
Private Commercial Banks (excluding Islamic Banks)	**17813789**	**211223.3**
AB Bank PLC	86929	2908.9
Bank Asia PLC	7435727	62630.1
BRAC Bank PLC	583473	25054.3
Dutch Bangla Bank PLC	7613621	65940.4
Eastern Bank PLC	97929	6005.7
Jamuna Bank PLC	23762	1373.7
Meghna Bank PLC	3159	1078.3
Mercantile Bank PLC	70134	744.1
Midland Bank PLC	53399	1015.3
Modhumoti Bank PLC	407898	1392.8
Mutual Trust Bank PLC	144746	4813.4
NRB Bank PLC	47096	904.9
NRBC Bank PLC	220906	1263.7
One Bank PLC	71440	3121.4
Padma Bank PLC	3237	76.7
Prime Bank PLC	38868	1114.3
SBAC Bank PLC	3554	293.4
Southeast Bank PLC	86630	2766.3
The City Bank PLC	443169	11409.7
The Premier Bank PLC	79296	2400.2
United Commercial Bank PLC	298816	14915.5
Private Commercial Banks (Islamic Banks)	**7243635**	**259990.9**
Al-Arafah Islami Bank PLC	1114346	37856.6
Exim Bank PLC	5345	276.8
First Security Islami Bank PLC	135676	3505.4
Global Islami Bank PLC	3217	126.6
Islami Bank Bangladesh PLC	5610145	210760.0
Shahjalal Islami Bank PLC	43912	766.0
Social Islami Bank PLC	316055	6435.5
Standard Bank PLC	14939	263.9

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-4: Group Bank Wise Agent Banking Loan A/c and Outstanding

(As on September, 2025)

(Taka in Million)

Group Banks	Loan A/c	Loan Outstanding
State Owned Banks	0	0.0
Private Commercial Banks	231171	111283.7
Private Commercial Banks (excluding Islamic Banks)	152034	105492.4
Private Commercial Banks (Islamic Banks)	79137	5791.3
Grand Total	**231171**	**111283.7**

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-5: Bank Wise Outlet based Agent Banking Transactions

(During Jul-Sep, 2025)

(Taka in Million)

Bank Name	No. of Transactions	Amount of Transactions	of which Remittances
Grand Total	**26258431**	**1404858.7**	**81513.4**
State Owned Banks	**40164**	**2233.8**	**50.6**
Sonali Bank PLC	40164	2233.8	50.6
Private Commercial Banks	**26218267**	**1402624.9**	**81462.8**
Private Commercial Banks (excluding Islamic Banks)	**15757291**	**696984.3**	**31818.5**
AB Bank PLC	48845	2958.7	32.7
Bank Asia PLC	3296749	103323.1	1827.3
BRAC Bank PLC	1274899	125178.2	5789.8
Dutch Bangla Bank PLC	9783987	402990.0	22352.1
Eastern Bank PLC	27723	1344.3	72.3
Jamuna Bank PLC	29152	2627.5	5.7
Meghna Bank PLC	1917	395.5	0.0
Mercantile Bank PLC	59982	1900.2	143.5
Midland Bank PLC	43152	1340.1	8.9
Modhumoti Bank PLC	96969	1305.6	5.6
Mutual Trust Bank PLC	138380	4957.6	656.8
NRB Bank PLC	29441	1391.6	18.4
NRBC Bank PLC	98472	497.1	0.0
One Bank PLC	25989	1982.3	259.6
Padma Bank PLC	222	4.7	0.0
Prime Bank PLC	64296	4513.0	1.3
SBAC Bank PLC	1628	51.4	0.7
Southeast Bank PLC	134135	10111.3	180.9
The City Bank PLC	261429	14882.2	297.6
The Premier Bank PLC	21366	1502.7	4.6
United Commercial Bank PLC	318558	13726.9	160.8
Private Commercial Banks (Islamic Banks)	**10460976**	**705640.6**	**49644.3**
Al-Arafah Islami Bank PLC	1214455	56550.3	1908.5
Exim Bank PLC	2247	194.8	4.7
First Security Islami Bank PLC	35936	737.1	2.5
Global Islami Bank PLC	1459	49.2	0.6
Islami Bank Bangladesh PLC	8934926	640960.4	47667.5
Shahjalal Islami Bank PLC	22056	1538.6	31.5
Social Islami Bank PLC	204009	4661.7	25.0
Standard Bank PLC	45888	948.6	3.9

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets
(As on September, 2025)

Division	BARISHAL						CHATTOGRAM						
Bank Name \ District	BARGUNA	BARISHAL	BHOLA	JHALOKATHI	PATUAKHALI	PIROJPUR	BANDARBAN	BRAHMANBARIA	CHANDPUR	CHATTOGRAM	COXSBAZAR	CUMILLA	FENI
Grand Total	**157**	**390**	**291**	**130**	**204**	**186**	**40**	**589**	**433**	**822**	**311**	**1119**	**287**
State Owned Banks	**1**	**4**	**1**	**0**	**1**	**2**	**1**	**2**	**1**	**4**	**2**	**5**	**1**
Sonali Bank PLC	1	4	1	0	1	2	1	2	1	4	2	5	1
Private Commercial Banks	**156**	**386**	**290**	**130**	**203**	**184**	**39**	**587**	**432**	**818**	**309**	**1114**	**286**
Private Commercial Banks (excluding Islamic Banks)	**120**	**286**	**231**	**92**	**165**	**144**	**32**	**389**	**305**	**647**	**214**	**784**	**187**
AB Bank PLC	0	4	2	0	0	1	0	11	2	10	4	8	2
Bank Asia PLC	55	37	88	33	84	24	16	139	101	210	81	224	58
BRAC Bank PLC	12	26	20	4	16	12	1	44	29	32	11	83	7
Dutch Bangla Bank PLC	40	101	91	43	50	43	12	119	103	176	75	191	64
Eastern Bank PLC	0	0	0	0	0	0	0	3	0	16	4	10	2
Jamuna Bank PLC	0	0	1	0	0	0	0	1	0	1	0	11	0
Meghna Bank PLC	0	0	0	0	0	0	0	0	1	1	0	1	0
Mercantile Bank PLC	0	3	2	1	3	0	1	4	5	10	3	7	7
Midland Bank PLC	0	0	0	0	0	0	0	1	0	6	1	6	0
Modhumoti Bank PLC	3	0	5	0	4	0	0	0	0	18	1	0	2
Mutual Trust Bank PLC	2	2	1	1	0	0	0	1	2	10	7	22	14
NRB Bank PLC	0	26	1	1	0	25	0	1	20	8	0	0	2
NRBC Bank PLC	1	62	0	0	0	33	0	4	2	23	1	75	0
One Bank PLC	0	1	0	0	0	0	0	5	3	44	3	8	3
Padma Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC	0	4	0	2	1	2	0	7	1	12	0	16	2
SBAC Bank PLC	0	0	1	0	0	0	0	0	0	0	1	8	0
Southeast Bank PLC	0	1	0	1	0	0	0	4	2	5	3	9	10
The City Bank PLC	1	8	7	1	3	3	1	20	19	18	6	40	4
The Premier Bank PLC	0	3	0	2	0	0	0	6	2	6	3	15	5
United Commercial Bank PLC	6	8	12	3	4	1	1	19	13	41	10	50	5
Private Commercial Banks (Islamic Banks)	**36**	**100**	**59**	**38**	**38**	**40**	**7**	**198**	**127**	**171**	**95**	**330**	**99**
Al-Arafah Islami Bank PLC	8	30	7	13	10	11	0	80	29	20	23	111	21
Exim Bank PLC	0	1	2	0	0	0	0	0	0	0	0	1	0
First Security Islami Bank PLC	0	4	1	0	1	0	0	5	2	10	8	4	4
Global Islami Bank PLC	0	0	0	0	0	0	0	0	0	0	1	1	1
Islami Bank Bangladesh PLC	26	61	39	20	27	27	7	73	70	132	57	155	64
Shahjalal Islami Bank PLC	2	3	3	0	0	0	0	6	3	2	2	9	5
Social Islami Bank PLC	0	1	7	5	0	2	0	33	23	6	4	48	4
Standard Bank PLC	0	0	0	0	0	0	0	1	0	1	0	1	0

Note

Appendix-6: Bank and District wise Outlets

(As on September, 2025)

Division	CHATTOGRAM				DHAKA								
District / Bank Name	KHAGRACHARI	LAKSHMIPUR	NOAKHALI	RANGAMATI	DHAKA	FARIDPUR	GAZIPUR	GOPALGANJ	KISHOREGANJ	MADARIPUR	MANIKGANJ	MUNSHIGANJ	NARAYANGANJ
Grand Total	**81**	**352**	**555**	**73**	**1129**	**436**	**468**	**214**	**414**	**259**	**304**	**224**	**285**
State Owned Banks	**1**	**2**	**0**	**0**	**1**	**4**	**3**	**2**	**2**	**2**	**7**	**1**	**0**
Sonali Bank PLC	1	2	0	0	1	4	3	2	2	2	7	1	0
Private Commercial Banks	**80**	**350**	**555**	**73**	**1128**	**432**	**465**	**212**	**412**	**257**	**297**	**223**	**285**
Private Commercial Banks (excluding Islamic Banks)	**68**	**233**	**378**	**62**	**955**	**347**	**365**	**183**	**334**	**185**	**248**	**173**	**210**
AB Bank PLC	0	2	4	0	19	3	5	0	4	0	7	0	0
Bank Asia PLC	21	75	137	18	135	73	79	27	151	18	96	89	59
BRAC Bank PLC	7	14	25	2	29	27	23	8	30	16	15	14	18
Dutch Bangla Bank PLC	26	83	109	26	465	130	131	53	116	72	68	49	84
Eastern Bank PLC	0	0	3	0	11	1	3	0	4	2	0	0	5
Jamuna Bank PLC	0	0	1	0	6	0	2	0	0	0	1	2	1
Meghna Bank PLC	0	0	0	0	6	1	1	0	0	0	0	0	2
Mercantile Bank PLC	1	8	19	1	2	1	0	0	2	0	10	1	1
Midland Bank PLC	0	4	2	0	12	3	4	0	2	4	7	0	5
Modhumoti Bank PLC	0	0	0	0	13	41	11	80	0	56	10	1	0
Mutual Trust Bank PLC	1	1	2	1	23	1	8	0	4	6	10	1	1
NRB Bank PLC	8	0	0	9	7	0	2	0	0	1	8	0	0
NRBC Bank PLC	0	1	0	0	54	0	19	0	2	0	0	1	5
One Bank PLC	2	18	38	3	34	4	18	0	0	0	1	2	10
Padma Bank PLC	0	0	0	0	1	0	0	0	0	0	0	0	1
Prime Bank PLC	0	4	3	0	27	17	3	0	3	1	0	3	2
SBAC Bank PLC	0	4	0	0	4	1	0	0	0	0	0	0	0
Southeast Bank PLC	0	1	3	0	7	13	3	0	0	0	5	1	1
The City Bank PLC	1	8	8	1	24	7	9	4	7	3	2	4	6
The Premier Bank PLC	0	0	5	0	42	2	18	7	5	0	3	2	2
United Commercial Bank PLC	1	10	19	1	34	22	26	4	4	6	5	3	7
Private Commercial Banks (Islamic Banks)	**12**	**117**	**177**	**11**	**173**	**85**	**100**	**29**	**78**	**72**	**49**	**50**	**75**
Al-Arafah Islami Bank PLC	1	15	18	1	39	11	15	0	17	25	4	4	13
Exim Bank PLC	0	0	0	0	0	0	1	0	0	0	1	0	1
First Security Islami Bank PLC	0	5	2	0	9	3	2	0	0	0	3	2	0
Global Islami Bank PLC	0	0	1	0	4	0	0	0	0	0	0	0	1
Islami Bank Bangladesh PLC	8	61	104	9	101	60	75	29	47	39	37	42	56
Shahjalal Islami Bank PLC	0	3	6	0	6	5	4	0	0	2	3	1	1
Social Islami Bank PLC	3	33	45	1	14	6	3	0	14	5	1	1	3
Standard Bank PLC	0	0	1	0	0	0	0	0	0	1	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets

(As on September, 2025)

Division	DHAKA				KHULNA									
Bank Name \ District	NARSINGDI	RAJBARI	SHARIATPUR	TANGAIL	BAGERHAT	CHUADANGA	JASHORE	JHENAIDAH	KHULNA	KUSHTIA	MAGURA	MEHERPUR	NARAIL	SATKHIRA
Grand Total	**445**	**185**	**196**	**616**	**280**	**153**	**459**	**264**	**331**	**309**	**171**	**95**	**131**	**303**
State Owned Banks	**3**	**3**	**1**	**6**	**1**	**1**	**2**	**2**	**5**	**2**	**6**	**0**	**2**	**2**
Sonali Bank PLC	3	3	1	6	1	1	2	2	5	2	6	0	2	2
Private Commercial Banks	**442**	**182**	**195**	**610**	**279**	**152**	**457**	**262**	**326**	**307**	**165**	**95**	**129**	**301**
Private Commercial Banks (excluding Islamic Banks)	**342**	**153**	**158**	**495**	**225**	**120**	**354**	**204**	**261**	**265**	**129**	**81**	**100**	**223**
AB Bank PLC	1	1	0	7	0	2	9	9	1	12	0	0	0	4
Bank Asia PLC	58	65	61	86	98	38	155	70	30	99	44	27	15	112
BRAC Bank PLC	18	11	10	22	12	10	23	21	18	24	14	9	12	13
Dutch Bangla Bank PLC	129	57	72	166	66	59	85	81	65	87	55	32	37	59
Eastern Bank PLC	3	1	0	0	2	0	11	2	9	2	0	1	1	3
Jamuna Bank PLC	3	0	0	0	0	0	0	0	0	1	0	0	0	0
Meghna Bank PLC	0	0	0	0	0	0	2	2	0	1	0	0	0	0
Mercantile Bank PLC	0	0	0	9	1	1	2	2	2	1	0	4	1	3
Midland Bank PLC	3	0	0	0	3	0	1	0	13	4	0	0	0	2
Modhumoti Bank PLC	1	0	5	32	28	0	0	1	77	0	0	0	27	2
Mutual Trust Bank PLC	4	2	0	8	0	0	6	1	2	3	1	1	0	0
NRB Bank PLC	1	0	1	83	1	1	2	1	1	1	0	0	0	0
NRBC Bank PLC	75	0	0	16	1	0	1	0	0	0	1	0	0	2
One Bank PLC	1	0	0	2	1	0	15	0	6	11	0	0	0	3
Padma Bank PLC	1	0	0	0	0	0	0	0	2	0	0	0	0	0
Prime Bank PLC	10	0	0	2	0	1	6	1	4	0	4	0	1	0
SBAC Bank PLC	0	0	0	0	1	0	0	0	1	4	0	0	0	4
Southeast Bank PLC	6	7	1	16	0	1	8	1	6	2	3	0	0	7
The City Bank PLC	6	3	2	8	3	4	11	5	8	6	3	3	1	3
The Premier Bank PLC	8	0	1	8	2	0	4	0	5	0	0	0	2	2
United Commercial Bank PLC	14	6	5	30	6	3	13	7	11	7	4	4	3	4
Private Commercial Banks (Islamic Banks)	**100**	**29**	**37**	**115**	**54**	**32**	**103**	**58**	**65**	**42**	**36**	**14**	**29**	**78**
Al-Arafah Islami Bank PLC	17	4	2	25	5	5	13	5	12	3	10	0	0	13
Exim Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC	0	1	2	1	1	0	6	2	2	0	2	0	2	10
Global Islami Bank PLC	1	0	0	2	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC	64	23	32	71	42	25	71	49	44	36	24	13	24	50
Shahjalal Islami Bank PLC	4	1	0	8	0	2	1	2	0	1	0	1	0	1
Social Islami Bank PLC	13	0	1	6	6	0	12	0	7	1	0	0	3	4
Standard Bank PLC	1	0	0	2	0	0	0	0	0	1	0	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets

(As on September, 2025)

Division	MYMENSINGH				RAJSHAHI							
District / Bank Name	JAMALPUR	MYMENSINGH	NETROKONA	SHERPUR	BOGURA	C.NAWABGANJ	JOYPURHAT	NAOGAON	NATORE	PABNA	RAJSHAHI	SIRAJGANJ
Grand Total	**313**	**507**	**198**	**141**	**456**	**237**	**141**	**342**	**205**	**349**	**358**	**366**
State Owned Banks	**6**	**5**	**2**	**2**	**3**	**2**	**0**	**3**	**4**	**1**	**4**	**8**
Sonali Bank PLC	6	5	2	2	3	2	0	3	4	1	4	8
Private Commercial Banks	**307**	**502**	**196**	**139**	**453**	**235**	**141**	**339**	**201**	**348**	**354**	**358**
Private Commercial Banks (excluding Islamic Banks)	**277**	**421**	**185**	**125**	**369**	**188**	**111**	**288**	**158**	**274**	**308**	**298**
AB Bank PLC	5	1	0	2	2	9	1	5	0	5	15	7
Bank Asia PLC	111	158	91	61	109	75	48	22	67	117	46	129
BRAC Bank PLC	12	22	10	10	31	17	9	19	12	21	15	17
Dutch Bangla Bank PLC	121	124	74	48	115	62	36	91	65	97	101	101
Eastern Bank PLC	0	2	0	0	1	2	0	1	1	1	8	0
Jamuna Bank PLC	0	0	0	0	0	1	0	1	1	4	0	4
Meghna Bank PLC	0	0	0	0	2	0	0	0	0	3	0	0
Mercantile Bank PLC	3	3	0	1	5	4	1	16	1	5	6	7
Midland Bank PLC	0	6	0	0	27	0	2	4	0	0	1	5
Modhumoti Bank PLC	3	57	0	0	7	0	2	24	2	2	61	0
Mutual Trust Bank PLC	0	11	0	0	2	2	3	7	1	1	1	0
NRB Bank PLC	0	0	0	0	15	0	0	0	0	0	19	0
NRBC Bank PLC	1	1	1	0	23	2	0	81	0	0	10	1
One Bank PLC	0	3	0	0	7	1	0	0	0	1	2	10
Padma Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0
Prime Bank PLC	3	1	0	0	0	1	1	3	1	0	3	0
SBAC Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0
Southeast Bank PLC	0	1	0	0	4	2	0	0	1	0	2	0
The City Bank PLC	5	7	6	2	12	3	4	5	3	11	2	5
The Premier Bank PLC	1	18	2	0	3	0	0	2	0	1	9	0
United Commercial Bank PLC	12	6	1	1	4	7	4	7	3	5	7	12
Private Commercial Banks (Islamic Banks)	**30**	**81**	**11**	**14**	**84**	**47**	**30**	**51**	**43**	**74**	**46**	**60**
Al-Arafah Islami Bank PLC	1	7	0	0	9	7	0	2	2	8	3	10
Exim Bank PLC	0	0	0	0	0	0	0	0	0	0	0	0
First Security Islami Bank PLC	0	2	0	0	1	0	0	1	1	0	0	2
Global Islami Bank PLC	0	0	0	0	1	3	0	0	0	1	0	1
Islami Bank Bangladesh PLC	24	68	10	14	61	32	26	42	31	60	36	41
Shahjalal Islami Bank PLC	3	1	0	0	2	5	2	3	3	2	5	5
Social Islami Bank PLC	2	2	1	0	10	0	2	3	6	3	2	1
Standard Bank PLC	0	1	0	0	0	0	0	0	0	0	0	0

Note: Excluding Agrani Bank PLC from June 2025 and onwards.

Appendix-6: Bank and District wise Outlets
(As on September, 2025)

Division	RANGPUR								SYLHET			
District / Bank Name	DINAJPUR	GAIBANDHA	KURIGRAM	LALMONIRHAT	NILPHAMARI	PANCHAGARH	RANGPUR	THAKURGAON	HABIGANJ	MOULVIBAZAR	SUNAMGANJ	SYLHET
Grand Total	**385**	**269**	**252**	**132**	**202**	**164**	**399**	**229**	**280**	**239**	**256**	**377**
State Owned Banks	**3**	**5**	**6**	**2**	**1**	**2**	**4**	**2**	**0**	**2**	**4**	**1**
Sonali Bank PLC	3	5	6	2	1	2	4	2	0	2	4	1
Private Commercial Banks	**382**	**264**	**246**	**130**	**201**	**162**	**395**	**227**	**280**	**237**	**252**	**376**
Private Commercial Banks (excluding Islamic Banks)	**337**	**226**	**221**	**112**	**181**	**148**	**351**	**209**	**236**	**181**	**224**	**284**
AB Bank PLC	2	1	0	1	4	1	1	0	2	2	5	6
Bank Asia PLC	102	91	85	21	72	61	59	41	105	87	113	78
BRAC Bank PLC	24	25	10	10	15	13	21	15	13	6	10	20
Dutch Bangla Bank PLC	121	89	95	64	70	58	137	78	93	64	67	79
Eastern Bank PLC	0	0	0	1	0	0	0	0	0	1	1	0
Jamuna Bank PLC	0	0	0	2	0	0	1	0	0	0	0	0
Meghna Bank PLC	5	0	3	2	4	0	1	1	0	0	0	1
Mercantile Bank PLC	1	1	0	0	3	6	2	0	1	1	0	3
Midland Bank PLC	1	5	0	0	0	1	4	2	0	0	0	1
Modhumoti Bank PLC	2	4	7	0	0	0	40	0	1	0	8	7
Mutual Trust Bank PLC	2	2	1	0	0	0	4	1	1	0	0	2
NRB Bank PLC	15	0	0	0	0	0	4	8	1	0	0	40
NRBC Bank PLC	50	0	0	0	0	0	48	0	3	5	3	21
One Bank PLC	0	0	0	0	0	0	1	0	0	1	1	1
Padma Bank PLC	0	0	0	0	1	0	0	0	0	0	0	0
Prime Bank PLC	1	1	0	1	0	0	1	3	2	4	1	4
SBAC Bank PLC	0	0	0	0	0	0	1	0	0	0	0	0
Southeast Bank PLC	0	0	0	0	0	0	2	0	0	0	1	2
The City Bank PLC	6	5	11	4	5	2	7	3	8	4	6	12
The Premier Bank PLC	0	0	0	1	3	0	6	0	0	0	0	0
United Commercial Bank PLC	5	2	9	5	4	6	11	57	6	6	8	7
Private Commercial Banks (Islamic Banks)	**45**	**38**	**25**	**18**	**20**	**14**	**44**	**18**	**44**	**56**	**28**	**92**
Al-Arafah Islami Bank PLC	1	5	2	2	0	3	2	1	11	11	1	19
Exim Bank PLC	0	0	0	0	0	0	0	0	0	1	0	0
First Security Islami Bank PLC	0	0	0	0	0	0	1	0	2	3	0	2
Global Islami Bank PLC	2	0	0	0	0	0	0	0	0	0	0	0
Islami Bank Bangladesh PLC	39	32	21	16	20	11	39	17	29	38	26	65
Shahjalal Islami Bank PLC	1	0	0	0	0	0	2	0	1	0	1	3
Social Islami Bank PLC	2	1	2	0	0	0	0	0	1	3	0	2
Standard Bank PLC	0	0	0	0	0	0	0	0	0	0	0	1

Note: Excluding Agrani Bank PLC from June 2025 and onwards.